

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
COLUMBUS DIVISION**

In re:

David Thomas Steele
Danitza Florinda Steele
Debtor(s)

Case No. 13-40148-JTL

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

A. Kristin Hurst, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/22/2013.
- 2) The plan was confirmed on 06/13/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/10/2015, 10/09/2015, 05/18/2016, 01/11/2018.
- 5) The case was completed on 07/11/2018.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,426.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$42,680.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$42,680.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,463.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,463.04

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A + Fast Cash Advance	Unsecured	678.00	NA	NA	0.00	0.00
A + Fast Cash Advance	Unsecured	588.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	587.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	587.00	NA	NA	0.00	0.00
AES SLSC	Unsecured	83,552.00	NA	NA	0.00	0.00
Always Money	Unsecured	470.00	470.00	470.00	0.00	0.00
Always Money	Unsecured	470.00	470.00	470.00	0.00	0.00
American InfoSource LP as agent for	Unsecured	702.00	633.41	633.41	0.00	0.00
Bellsouth Telecommunications, Inc	Unsecured	NA	210.85	210.85	0.00	0.00
BMW Financial Services NA, LLC	Unsecured	NA	15,235.49	15,235.49	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	1,329.00	1,594.13	1,594.13	1,594.13	256.98
Capital One Bank USA NA	Unsecured	910.00	860.57	860.57	0.00	0.00
CARS FOR LESS	Secured	6,500.00	6,478.54	6,478.54	6,478.54	648.51
CASH EXPRESS	Unsecured	376.00	NA	NA	0.00	0.00
Cashcall Receivables	Unsecured	1,229.00	0.00	0.00	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	527.00	527.93	527.93	0.00	0.00
Cerastes, LLC	Unsecured	2,518.00	2,953.60	2,953.60	0.00	0.00
CHECK 'N GO OF ALABAMA	Unsecured	1,898.00	NA	NA	0.00	0.00
COLUMBUS BANK & TRUST	Unsecured	239.00	NA	NA	0.00	0.00
COLUMBUS BANK & TRUST	Secured	5,678.00	5,678.00	5,678.00	5,678.00	697.75
Federal National Mortgage Association - C	Secured	NA	1,596.03	1,596.03	1,596.03	0.00
Federal National Mortgage Association - C	Secured	NA	2,911.66	2,911.66	2,911.66	0.00
Federal National Mortgage Association - C	Secured	96,322.00	100,344.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	3,836.82	3,836.82	0.00	0.00
LVNV FUNDING, LLC	Unsecured	331.00	331.34	331.34	0.00	0.00
MOTORS ACCEPTANCE CORP.	Unsecured	0.00	1,907.23	1,907.23	0.00	0.00
Onemain Financial Services, Inc	Priority	5,854.00	6,144.43	6,144.43	6,144.43	0.00
PERITUS PORTFOLIO SERVICES	Unsecured	NA	0.00	6,471.95	0.00	0.00
PERITUS PORTFOLIO SERVICES	Secured	10,000.00	10,471.95	4,000.00	4,000.00	398.09
PORTFOLIO RECOVERY ASSOC.	Unsecured	737.00	762.94	762.94	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC.	Unsecured	522.00	762.94	762.94	0.00	0.00
PORTFOLIO RECOVERY ASSOC.	Unsecured	501.00	571.67	571.67	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	810.00	810.30	810.30	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	478.00	478.16	478.16	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	721.00	721.49	721.49	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	400.00	1,637.79	1,637.79	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	NA	1,378.64	1,378.64	0.00	0.00
Quantum3 Group LLC as agent for	Unsecured	NA	1,651.72	1,651.72	0.00	0.00
RIMTYME	Unsecured	320.00	NA	NA	0.00	0.00
Sallie Mae Inc, on behalf of the	Unsecured	48,521.00	56,221.72	56,221.72	0.00	0.00
SETERUS, INC	Unsecured	NA	0.00	0.00	0.00	0.00
Speedee Cash Bankruptcy	Unsecured	552.00	552.25	552.25	0.00	0.00
STATE LOAN	Unsecured	416.00	NA	NA	0.00	0.00
US BANK	Unsecured	NA	0.00	146.61	0.00	0.00
US BANK	Secured	6,109.00	6,183.61	6,037.00	6,037.00	775.84

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,911.66	\$2,911.66	\$0.00
Debt Secured by Vehicle	\$18,109.67	\$18,109.67	\$2,079.42
All Other Secured	\$7,274.03	\$7,274.03	\$697.75
TOTAL SECURED:	\$28,295.36	\$28,295.36	\$2,777.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$105,749.85	\$6,144.43	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,463.04</u>
Disbursements to Creditors	<u>\$37,216.96</u>
TOTAL DISBURSEMENTS :	<u>\$42,680.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/21/2018

By: /s/ A. Kristin Hurst

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.